

### **Rates on Stifel Insured Bank Deposit Programs**

Interest rates on the Deposit Accounts will be tiered based on assets in the Stifel securities accounts currently linked for statement purposes (“Interest Rate Tiers”). This means that the higher the value of linked brokerage accounts at Stifel, the higher the rate of interest received on funds.

Clients may link their securities accounts held by members of their household to increase their interest rate. The aggregate balance of all “linked” securities accounts is referred to as their “Household Balance.” In general, clients with greater Household Balances will receive a higher interest rate. Interest will be compounded daily and credited monthly.

Interest Rate Tiers are calculated monthly. Accounts will automatically be assigned to Tier 3 upon account opening until the next Tier calculation.

### **Current Interest Rate Tiers for the Stifel Insured Bank Deposit Program accounts:**

| <b>Interest Rate Tier</b> | <b>Dollar Range</b>            | <b>Annual Percentage Yield (APY)</b> | <b>Date Effective</b> |
|---------------------------|--------------------------------|--------------------------------------|-----------------------|
| Tier 1                    | \$0 to \$ 99,999               | 0.15%                                | 04/16/2018            |
| Tier 2                    | \$ 100,000 to \$ 499,999       | 0.21%                                | 04/16/2018            |
| Tier 3                    | \$ 500,000 to \$ 999,999       | 0.30%                                | 04/16/2018            |
| Tier 4                    | \$ 1,000,000 to \$4,999,999    | 0.45%                                | 04/16/2018            |
| Tier 5                    | \$ 5,000,000 to \$ 9,999,999   | 0.55%                                | 04/16/2018            |
| Tier 6                    | \$ 10,000,000 to \$ 24,999,999 | 0.65%                                | 04/16/2018            |
| Tier 7                    | \$ 25,000,000 and above        | 0.75%                                | 04/16/2018            |

### **Current Interest Rate Tiers for the Stifel Bank Deposit Program for retirement accounts:**

| <b>Interest Rate Tier</b> | <b>Dollar Range</b>            | <b>Annual Percentage Yield (APY)</b> | <b>Date Effective</b> |
|---------------------------|--------------------------------|--------------------------------------|-----------------------|
| Tier 1                    | \$0 to \$ 99,999               | 0.15%                                | 04/16/2018            |
| Tier 2                    | \$ 100,000 to \$ 499,999       | 0.21%                                | 04/16/2018            |
| Tier 3                    | \$ 500,000 to \$ 999,999       | 0.30%                                | 04/16/2018            |
| Tier 4                    | \$ 1,000,000 to \$4,999,999    | 0.45%                                | 04/16/2018            |
| Tier 5                    | \$ 5,000,000 to \$ 9,999,999   | 0.55%                                | 04/16/2018            |
| Tier 6                    | \$ 10,000,000 to \$ 24,999,999 | 0.65%                                | 04/16/2018            |
| Tier 7                    | \$ 25,000,000 and above        | 0.75%                                | 04/16/2018            |